

**STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
CONSUMER SERVICES DIVISION**

IN THE MATTER OF DETERMINING  
Whether there has been a violation of the  
Mortgage Broker Practices Act of Washington by:

INTEGRITY FIRST MORTGAGE GROUP, INC.,  
and VICTORIA M. BIGHAM, Designated Broker,  
Vice-President and Owner, and JOHN R. DOEBKE,  
President and Owner,

Respondents

NO. C-04-081-04-CO01

CONSENT ORDER  
BETWEEN THE DEPARTMENT  
AND INTEGRITY FIRST MORTGAGE  
GROUP, INC. AND JOHN R. DOEBKE

COMES NOW the Director of the Department of Financial Institutions (Director), through her designee Chuck Cross, Division Director, Division of Consumer Services, and Integrity First Mortgage Group, Inc., and John R. Doecke, President and Owner (hereinafter collectively as Respondents), and finding that the issues raised in the captioned matter may be economically and efficiently settled, agree to the entry of this Consent Order. This Consent Order is entered pursuant to chapter 19.146 of Revised Code of Washington (RCW), and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

**AGREEMENT AND ORDER**

The Department of Financial Institutions, Division of Consumer Services (Department) and Respondents have agreed upon a basis for resolution of the matters alleged in Statement of Charges No. C-04-081-04-SC01 (Statement of Charges), entered April 26, 2004, (copy attached hereto), as they pertain to Respondents. Pursuant to chapter 19.146 RCW, the Mortgage Broker Practices Act (Act) and RCW 34.05.060 of the Administrative Procedure Act, Respondents hereby agree to the Department's entry of this Consent Order and further agree that the issues raised in the above captioned matter may be economically and efficiently settled by entry of this Consent Order. The parties intend this Consent Order to fully resolve the Statement of Charges, entered April 26, 2004, as they pertain to Respondents.

Based upon the foregoing:

CONSENT ORDER  
INTEGRITY FIRST MORTGAGE GROUP, INC.  
JOHN R. DOEBKE

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DEPARTMENT OF FINANCIAL INSTITUTIONS  
Division of Consumer Services  
150 Israel Rd SW  
PO Box 41200  
Olympia, WA 98504-1200  
(360) 902-8795

1           A. **Jurisdiction.** It is AGREED that the Department has jurisdiction over the subject matter of the activities  
2 discussed herein.

3           B. **Waiver of Hearing.** It is AGREED that Respondents have been informed of the right to a hearing before  
4 an administrative law judge, and that they have waived their right to a hearing and any and all administrative and  
5 judicial review of the issues raised in this matter, or of the resolution reached herein.

6           C. **Mortgage Broker License.** It is AGREED that Respondents shall immediately surrender their mortgage  
7 broker license. It is further AGREED that Respondents shall immediately provide the Department with a fully  
8 completed "Mortgage Broker Office Closure/License Surrender Form."

9           D. **Affidavit of Non-Activity.** It is AGREED that Respondent John R. Doebke shall immediately provide the  
10 Department with a properly notarized Affidavit of Non-Activity, declaring:

- 11                   1. the date Victoria M. Bigham resigned as Vice-President of Respondent Integrity First Mortgage  
12                   Group, Inc.; and
- 13                   2. the date Victoria M. Bigham sold her ownership interest in Respondent Integrity First Mortgage  
14                   Group, Inc. to Respondent John R. Doebke; and
- 15                   3. the date Victoria M. Bigham resigned as Designated Broker of Respondent Integrity First Mortgage  
16                   Group, Inc.; and
- 17                   4. the date Respondent Integrity First Mortgage Group, Inc. ceased operation as a Mortgage Broker and  
18                   that Respondent John R. Doebke and Respondent Integrity First Mortgage Group, Inc. transacted no  
19                   further business requiring a license from the Department after the date.

20           E. **Restriction on Participation in the Industry.** It is AGREED that Respondent John R. Doebke shall be  
21 prohibited from participating in the conduct of the affairs of any licensed mortgage broker, in the capacity of an officer  
22 or principal, for a period of five (5) years from the entry of this Consent Order. HOWEVER, any time after three (3)  
23 years of such prohibition, Respondents may pay to the Department a fine of \$3,000.00 in the form of a cashier's check  
24 made payable to the "Washington State Treasurer" in order to reduce the term of the prohibition.

1           **F. Application for Mortgage Broker License.** It is AGREED that Respondents shall not apply to the  
2 Department for any license under any name for a period of five (5) years from the entry of this Consent Order.  
3 HOWEVER, if Respondents choose to reduce their term of prohibition as described in paragraph E, Respondents may  
4 apply to the Department for a license after three (3) years from the entry of this Consent Order.

5           **G. Fine.** It is AGREED that, consistent with paragraph E, should Respondents so choose, at any time after  
6 three (3) years from the date of entry of this Consent Order, Respondents may pay to the Department a fine of  
7 \$3,000.00 in the form of a cashier's check made payable to the "Washington State Treasurer."

8           **H. Employment in the Industry.** It is AGREED that paragraphs E, F and G are not intended to restrict  
9 Respondent John R. Doebke's ability to work as a loan originator or employee in the Mortgage Broker industry, even in  
10 the event that such positions become subject to licensure by the Department in the future.

11           **I. Annual Assessment.** It is AGREED that Respondents shall pay to the Department the delinquent annual  
12 assessment of \$530.86 for the year ended December 31, 2003, in the form of a cashier's check made payable to the  
13 "Washington State Treasurer" upon entry of this order.

14           **J. Investigation Fee.** It is AGREED that Respondents shall pay to the Department an investigation fee of  
15 \$288.13 in the form of a cashier's check made payable to the "Washington State Treasurer" upon entry of this order.

16           **K. License Application Fee.** It is AGREED that Respondents shall pay to the Department the delinquent  
17 license application fee originally due January 16, 2003, plus interest calculated at 12.00% per anum from the date  
18 payment was due, totaling \$131.01 as of July 31, 2004, in the form of a cashier's check made payable to the  
19 "Washington State Treasurer" upon entry of this order.

20           **L. Compliance with the Law.** It is AGREED that Respondents shall comply with the Mortgage Broker  
21 Practices Act and the rules adopted thereunder, particularly, the provisions relating to maintenance of records.

22           **M. Non-Compliance with Order.** It is AGREED that Respondents understand that failure to abide by  
23 the terms and conditions of this Consent Order may result in further legal action by the Director. In the event of  
24

1 such legal action, Respondents may be responsible to reimburse the Director for the cost incurred in pursuing  
2 such action, including but not limited to, attorney fees.

3 N. **Authority to Execute Order.** It is AGREED that the undersigned have represented and warranted that  
4 they have the full power and right to execute this Consent Order on behalf of the parties represented.

5 O. **Voluntarily Entered.** It is AGREED that the undersigned Respondents have voluntarily entered into this  
6 Consent Order, which is effective when signed by the Director's designee.

7 P. **Completely Read, Understood, and Agreed.** It is AGREED that Respondents have read this Consent  
8 Order in its entirety and fully understand and agree to all of the same.

9 **RESPONDENTS:**

10 **Integrity First Mortgage Group, Inc.**

11 By:

12 \_\_\_\_\_  
13 John R. Doebke  
14 President and Owner

\_\_\_\_\_ Date

15 \_\_\_\_\_  
16 John R. Doebke, Individually

\_\_\_\_\_ Date

17 THIS ORDER ENTERED THIS 12<sup>th</sup> DAY OF August, 2004.

18  
19 /s/ \_\_\_\_\_

20 CHUCK CROSS  
21 Director and Enforcement Chief  
22 Division of Consumer Services  
23 Department of Financial Institutions  
24